

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Ferraro, James Vincent	§	Case No. 06 B 12717
		§	
	Debtor	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 10/05/2006.

2) The plan was confirmed on 11/28/2006.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was completed on 10/11/2011.

6) Number of months from filing or conversion to last payment: 60.

7) Number of months case was pending: 62.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$70,564.00.

10) Amount of unsecured claims discharged without full payment: \$121,076.77.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$45,300.00
Less amount refunded to debtor	\$0

NET RECEIPTS: \$45,300.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0
Court Costs	\$0
Trustee Expenses & Compensation	\$2,575.13
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$2,575.13

Attorney fees paid and disclosed by debtor \$0

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Sterling Inc	Secured	\$0	\$139.61	\$139.61	\$0	\$0
American Express Centurion	Unsecured	\$1,448.00	\$1,556.84	\$1,556.84	\$480.39	\$0
Bank Of America	Unsecured	\$5,134.00	\$5,311.12	\$5,311.12	\$1,638.85	\$0
Beneficial National Bank	Unsecured	\$143.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$2,104.00	\$2,104.55	\$2,104.55	\$649.44	\$0
Capital Recovery Systems	Unsecured	NA	\$156.93	\$156.93	\$48.42	\$0
Card Member Services	Unsecured	\$1,327.00	\$637.73	\$637.73	\$196.76	\$0
Carson Pirie Scott & Co	Unsecured	\$1,220.00	\$1,315.22	\$1,315.22	\$405.82	\$0
Citibank NA	Unsecured	\$952.00	NA	NA	\$0	\$0
Dick's Sporting Goods	Unsecured	\$495.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	NA	\$6,688.66	\$6,688.66	\$2,064.01	\$0
Discover Financial Services	Unsecured	\$6,544.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	NA	\$5,821.09	\$5,821.09	\$1,796.22	\$0
Discover Financial Services	Unsecured	\$4,692.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	\$5,821.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	NA	\$4,803.83	\$4,803.83	\$1,482.35	\$0
East Bay Funding	Unsecured	\$3,498.00	\$3,759.61	\$3,759.61	\$1,159.92	\$0

(Continued)

Scheduled Creditors: (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
East Bay Funding	Unsecured	\$1,001.00	\$1,065.65	\$1,065.65	\$328.75	\$0
East Bay Funding	Unsecured	\$2,595.00	\$2,745.18	\$2,745.18	\$846.97	\$0
East Bay Funding	Unsecured	\$2,637.00	\$2,702.13	\$2,702.13	\$833.82	\$0
East Bay Funding	Unsecured	\$3,110.00	\$3,230.35	\$3,230.35	\$996.73	\$0
East Bay Funding	Unsecured	\$1,142.00	\$1,142.31	\$1,142.31	\$352.48	\$0
East Bay Funding	Unsecured	\$2,439.00	\$2,539.92	\$2,539.92	\$783.66	\$0
East Bay Funding	Unsecured	NA	\$2,489.74	\$2,489.74	\$768.09	\$0
ECast Settlement Corp	Unsecured	\$333.00	\$397.69	\$397.69	\$122.72	\$0
ECast Settlement Corp	Unsecured	NA	\$524.72	\$524.72	\$161.89	\$0
ECast Settlement Corp	Unsecured	NA	\$207.29	\$207.29	\$63.96	\$0
ECast Settlement Corp	Unsecured	\$2,357.00	\$2,435.71	\$2,435.71	\$751.55	\$0
ECast Settlement Corp	Unsecured	\$633.00	\$633.71	\$633.71	\$195.53	\$0
ECast Settlement Corp	Unsecured	\$10,221.00	\$10,583.32	\$10,583.32	\$3,264.98	\$0
ECast Settlement Corp	Unsecured	NA	\$807.37	\$807.37	\$249.11	\$0
ECast Settlement Corp	Unsecured	\$734.00	\$793.66	\$793.66	\$244.88	\$0
ECast Settlement Corp	Unsecured	NA	\$234.23	\$234.23	\$72.25	\$0
ECast Settlement Corp	Unsecured	NA	\$3,000.62	\$3,000.62	\$925.77	\$0
ECast Settlement Corp	Unsecured	\$7,876.00	\$8,089.08	\$8,089.08	\$2,495.67	\$0
ECast Settlement Corp	Unsecured	\$8,601.00	\$9,122.40	\$9,122.40	\$2,814.93	\$0
ECast Settlement Corp	Unsecured	\$2,390.00	\$2,531.44	\$2,531.44	\$781.12	\$0
ECast Settlement Corp	Unsecured	\$450.00	\$484.72	\$484.72	\$149.54	\$0
ECast Settlement Corp	Unsecured	\$1,082.00	\$1,133.17	\$1,133.17	\$349.59	\$0
ECast Settlement Corp	Unsecured	\$207.00	\$207.40	\$207.40	\$64.00	\$0
ECast Settlement Corp	Unsecured	\$8,069.00	\$7,703.21	\$7,703.21	\$2,376.59	\$0
Federated Retail Holdings Inc	Unsecured	\$581.00	\$703.44	\$703.44	\$217.06	\$0
Fifth Third Bank	Unsecured	\$4,556.00	\$4,672.06	\$4,672.06	\$1,441.41	\$0
GEMB	Unsecured	\$2,964.00	NA	NA	\$0	\$0
Household Bank FSB	Unsecured	\$709.00	NA	NA	\$0	\$0
Household Bank FSB	Unsecured	\$100.00	NA	NA	\$0	\$0
Household Bank FSB	Unsecured	\$4,390.00	NA	NA	\$0	\$0
Household Card Services	Unsecured	\$4,390.00	\$4,545.97	\$4,545.97	\$1,402.62	\$0
Illinois Student Assistance Commis	Unsecured	\$4,000.00	\$2,046.45	\$2,046.45	\$631.37	\$0
Jefferson Capital Systems LLC	Unsecured	\$3,648.00	\$4,093.63	\$4,093.63	\$1,263.22	\$0
Kohl's/Kohl's Dept Stores	Unsecured	\$100.00	\$89.72	\$89.72	\$27.68	\$0
Kohl's/Kohl's Dept Stores	Unsecured	\$64.00	NA	NA	\$0	\$0
Lord & Taylor	Unsecured	\$224.00	NA	NA	\$0	\$0
Marathon Petroleum Company LLC	Unsecured	\$346.00	\$388.25	\$388.25	\$119.78	\$0

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Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Meijer Inc	Unsecured	\$129.00	NA	NA	\$0	\$0
Midland Funding	Unsecured	\$2,187.00	\$2,247.11	\$2,247.11	\$693.30	\$0
Portfolio Recovery Associates	Unsecured	\$528.00	\$1,011.67	\$1,011.67	\$312.10	\$0
Portfolio Recovery Associates	Unsecured	\$2,473.00	\$2,532.93	\$2,532.93	\$781.51	\$0
Portfolio Recovery Associates	Unsecured	\$3,149.00	\$3,312.49	\$3,312.49	\$1,022.13	\$0
Portfolio Recovery Associates	Unsecured	\$949.00	\$994.95	\$994.95	\$306.94	\$0
Portfolio Recovery Associates	Unsecured	\$3,967.00	\$4,331.71	\$4,331.71	\$1,336.52	\$0
Portfolio Recovery Associates	Unsecured	\$838.00	\$1,042.08	\$1,042.08	\$321.57	\$0
Portfolio Recovery Associates	Unsecured	\$1,225.00	\$1,287.36	\$1,287.36	\$397.20	\$0
Resurgent Capital Services	Unsecured	\$6,897.00	\$7,160.99	\$7,160.99	\$2,209.83	\$0
RoundUp Funding LLC	Unsecured	\$865.00	\$1,049.68	\$1,049.68	\$323.87	\$0
Village of Arlington Heights	Unsecured	\$150.00	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$139.61	\$0	\$0
TOTAL SECURED:	\$139.61	\$0	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$138,471.09	\$42,724.87	\$0

Disbursements:

Expenses of Administration \$2,575.13

Disbursements to Creditors \$42,724.87

TOTAL DISBURSEMENTS: \$45,300.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: December 30, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.